

United States Bankruptcy Court
Northern District of Alabama

In re:
Robert Foster Deason, Jr.
Vickie Lynne Deason
Debtors

Case No. 21-70548-JHH
Chapter 7

District/off: 1126-7
Date Rcvd: Jun 24, 2021

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	Robert Foster Deason, Jr., Vickie Lynne Deason, 400 Birmingham Avenue, Jasper, AL 35501-3864
10689301	+ APCO Employees Credit Union, 750 17th Street North, Birmingham, AL 35203-2020
10689304	+ Apco Emps Credit Union, 750 17th Street North, Birmingham, AL 35203-2020
10689322	+ James Nadler, P.O. Box 52815, Atlanta, GA 30355-0815
10689323	+ Moxley & Associates, LLC, P.O. Box 4953, Montgomery, AL 36103-4953
10689324	+ SYNCHRONY BANK, C/O ALDRIDGE PITE HAAN, P.O. Box 52815, Atlanta, GA 30355-0815
10689314	+ Southern Kidney Care, P.O. Box 14009, Belfast, ME 04915-4031
10689320	++ TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001 address filed with court:, Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
10689321	+ W Alabama B&T, 509 First Avenue West, Reform, AL 35481-4602
10689302	+ Wintrust Mortgage, 9700 W Higgins Road, Suite 300, Des Plaines, IL 60018-4736
10689325	+ Zarzaur & Schwartz, PC, P.O. Box 11366, Birmingham, AL 35202-1366

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: vince@adamslawllc.com	Jun 24 2021 23:31:00	Vincent Lee Adams, Adams Law Group, LLC, 2100 SouthBridge Parkway, Suite 650, Birmingham, AL 35209
tr	+ EDI: BRAMORGAN.COM	Jun 25 2021 03:18:00	Robert A. Morgan, Robert A. Morgan, Attorney at Law, 1130 University Blvd, Suite B9, Box 632, Tuscaloosa, AL 35401-0328
smg	+ Email/Text: bnc_notices_western@alnba.uscourts.gov	Jun 24 2021 23:34:00	Rachel L. Webber, Tuscaloosa BA, 2005 University Blvd, Room 1300, Tuscaloosa, AL 35401-1526
10689303	+ EDI: FRAN.COM	Jun 25 2021 03:18:00	1st Franklin Financial, 2525 Highway 78 East, Jasper, AL 35501-3433
10689306	+ Email/Text: bk@avadiancu.com	Jun 24 2021 23:35:05	Avadian Credit Union, Attn: Bankruptcy, P.O. Box 360287, Birmingham, AL 35236-0287
10689307	+ EDI: CITICORP.COM	Jun 25 2021 03:13:00	CBNA, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
10689309	+ EDI: CITICORP.COM	Jun 25 2021 03:13:00	Citibank, N.A., Attn: Recovery/Centralized Bankruptcy, Po Box 6217, Sioux Falls, SD 57117-6217
10689310	+ EDI: CITICORP.COM	Jun 25 2021 03:13:00	Citibank/Sears, Citicorp Srvs/Centralized Bk Dept, Po Box 790034, St. Louis, MO 63179-0034
10689311	+ EDI: CITICORP.COM	Jun 25 2021 03:13:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
10689312	+ EDI: CRFRSTNA.COM		

10689308	EDI: JPMORGANCHASE	Jun 25 2021 03:13:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
10689313	+ Email/Text: bknottices@mbandw.com	Jun 25 2021 03:13:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
10689315	+ EDI: RMSC.COM	Jun 24 2021 23:34:00	McCarthy, Burgess, & Wolff, 26000 Cannon Road, Bedford, OH 44146-1807
10689317	+ EDI: RMSC.COM	Jun 25 2021 03:13:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
10689318	+ EDI: RMSC.COM	Jun 25 2021 03:13:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
		Jun 25 2021 03:13:00	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
10689305	*+	Apco Emps Credit Union, 750 17th Street North, Birmingham, AL 35203-2020
10689316	*+	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
10689319	*+	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2021

Signature: /s/Joseph Speetjens

Information to identify the case:

Debtor 1 **Robert Foster Deason Jr.**
 First Name Middle Name Last Name

Debtor 2 **Vickie Lynne Deason**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6612**EIN **-----**Social Security number or ITIN **xxx-xx-2972**EIN **-----**Date case filed for chapter **7 6/24/21****UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA, WESTERN DIVISION**Case number: **21-70548-JHH7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Foster Deason Jr.	Vickie Lynne Deason
2. All other names used in the last 8 years		fka Vickie Reno Deason
3. Address	400 Birmingham Avenue Jasper, AL 35501-3864	400 Birmingham Avenue Jasper, AL 35501-3864
4. Debtor's attorney Name and address	Vincent Lee Adams Adams Law Group, LLC 2100 SouthBridge Parkway, Suite 650 Birmingham, AL 35209	Contact phone 205-414-7421 Email: vince@adamslawllc.com
5. Bankruptcy trustee Name and address	Robert A. Morgan Robert A. Morgan, Attorney at Law 1130 University Blvd, Suite B9, Box 632 Tuscaloosa, AL 35401	Contact phone 205-561-9310
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	2005 University Blvd., Room 2300 Tuscaloosa, AL 35401	Hours open: 8:00 a.m. – 4:00 p.m. Monday–Friday Contact phone 205-561-1600 Date: 6/24/21

For more information, see page 2 >

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

July 22, 2021 at 10:15 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Telephone Conference:
877-873-8017
Access Code:
9580327#

DO NOT COME TO THE COURTHOUSE. This meeting will take place by telephone only until further notice. At least five minutes prior to the start of the meeting, dial the telephone number and enter the access code. There is no security code. Once connected, please mute your phone until the case is called and disconnect when notified your meeting is completed. You are encouraged to call from a landline if possible from a quiet location. Do not use a speaker function or place the call on hold. Debtor(s) is encouraged to contact your attorney prior to the meeting for more information.

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Filing deadline: 9/20/21

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.